

Printed on: 12/31/2021  
ISABEL C. BALBOA [ICB-99001-00]

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**IN THE UNITED STATES BANKRUPTCY COURT FOR  
THE DISTRICT OF NEW JERSEY**

**TRUSTEE'S REPORT OF RECEIPTS AND DISBURSEMENTS**

For the period of 01/01/2021 to 12/31/2021  
Case Number: 19-26949 (JNP)

Michelle M. Tracey  
115 West Emlen Avenue  
Lawnside, NJ 08045

Monthly Payment: \$754.00  
Payments / Month: 1  
Current Trustee Comp.: 8.40%

**The following are receipts posted in this case within the above dates:**

Date	Amount	Date	Amount	Date	Amount	Date	Amount
01/19/2021	\$348.00	01/22/2021	\$348.00	01/26/2021	\$348.00	02/09/2021	\$348.00
02/23/2021	\$348.00	03/16/2021	\$348.00	03/22/2021	\$348.00	04/06/2021	\$348.00
04/19/2021	\$348.00	05/03/2021	\$348.00	05/18/2021	\$348.00	06/02/2021	\$348.00
06/15/2021	\$348.00	06/29/2021	\$348.00	07/12/2021	\$348.00	07/27/2021	\$348.00
08/10/2021	\$348.00	08/24/2021	\$348.00	09/08/2021	\$348.00	09/21/2021	\$348.00
10/05/2021	\$348.00	10/20/2021	\$348.00	11/01/2021	\$348.00	11/16/2021	\$348.00
12/03/2021	\$348.00	12/14/2021	\$348.00	12/28/2021	\$348.00		

**The following are the creditors who are set up to be paid through this plan:**

CL#	Creditor Name	LVL	Claim Amt.	Amt. Paid.	Balance Due	Paid this Period
0	MICHELLE M. TRACEY	5	\$0.00	\$0.00	\$0.00	\$0.00
0	JENKINS & CLAYMAN	13	\$4,065.00	\$4,065.00	\$0.00	\$4,065.00
1	CAMDEN COUNTY MUA	24	\$1,137.97	\$392.81	\$745.16	\$124.44
2	CCS COLLECTIONS	33	\$0.00	\$0.00	\$0.00	\$0.00
3	CAPITAL ONE BANK USA, N.A.	33	\$259.78	\$0.00	\$0.00	\$0.00
4	EXETER FINANCE, LLC	24	\$18,306.74	\$6,319.20	\$11,987.54	\$2,001.90
5	MIDFIRST BANK	24	\$15,699.23	\$5,419.14	\$10,280.09	\$1,716.78
6	MIDLAND MORTGAGE	24	\$0.00	\$0.00	\$0.00	\$0.00
7	AMERICAN WATER	33	\$245.17	\$0.00	\$0.00	\$0.00
8	PSE&G	33	\$0.00	\$0.00	\$0.00	\$0.00
9	PHOENIX FINANCIAL SERVICES, LLC	33	\$0.00	\$0.00	\$0.00	\$0.00
10	PURCHASING POWER, LLC	24	\$0.00	\$0.00	\$0.00	\$0.00
11	OFFICE OF THE U.S. TRUSTEE	0	\$0.00	\$0.00	\$0.00	\$0.00
12	U.S. DEPARTMENT OF EDUCATION	33	\$20,157.54	\$0.00	\$0.00	\$0.00
13	ERIC CLAYMAN	0	\$0.00	\$0.00	\$0.00	\$0.00
14	ISABEL C. BALBOA	0	\$0.00	\$0.00	\$0.00	\$0.00
15	U.S. DEPARTMENT OF EDUCATION	33	\$19,026.97	\$0.00	\$0.00	\$0.00
16	U.S. DEPARTMENT OF EDUCATION	33	\$74,609.63	\$0.00	\$0.00	\$0.00
17	U.S. DEPARTMENT OF EDUCATION	33	\$16,901.85	\$0.00	\$0.00	\$0.00
18	U.S. DEPARTMENT OF EDUCATION	33	\$18,708.47	\$0.00	\$0.00	\$0.00
19	U.S. DEPARTMENT OF HOUSING & URBAN	24	\$0.00	\$0.00	\$0.00	\$0.00
20	ASHLEY FUNDING SERVICES, LLC	33	\$17.66	\$0.00	\$0.00	\$0.00
21	ASHLEY FUNDING SERVICES, LLC	33	\$8.49	\$0.00	\$0.00	\$0.00
23	MIDFIRST BANK	13	\$531.00	\$531.00	\$0.00	\$531.00

**THIS REPORT IS NOT TO BE CONSTRUED AS A PLAN PAYOFF FIGURE. PLEASE CONTACT THE TRUSTEE'S OFFICE, IN WRITING, TO RECEIVE AN ACCURATE PLAN PAYOFF FIGURE.**

**Case Steps**

Start Date	No. Months	Payment
10/01/2019	10.00	\$0.00
08/01/2020	Paid to Date	\$7,076.86
09/01/2020	49.00	\$754.00
10/01/2024	Projected end of plan	

Total payments received this period:	\$9,396.00
Total paid to creditors this period:	\$8,439.12
Undistributed Funds on Hand:	\$956.31
Arrearages:	(\$113.24)
Attorney:	JENKINS & CLAYMAN